

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

In re:

REVA SHANTELL DALTON-HALL  
CLARENCE RUSSELL HALL  
Debtor(s)

Case No. A14-62016-CRM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Nancy Whaley, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/20/2014.
- 2) The plan was confirmed on 12/10/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/26/2015.
- 5) The case was dismissed on 08/10/2015.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,991.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$16,500.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$16,500.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$910.50
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,910.50**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALTAIR OH XIII, LLC	Unsecured	5,331.00	5,331.13	5,331.13	0.00	0.00
ALTAIR OH XIII, LLC	Unsecured	10,667.00	10,667.56	10,667.56	0.00	0.00
ATLANTIC CREDIT AND FINANCE, IN	Unsecured	NA	8,148.71	8,148.71	0.00	0.00
BANK OF AMERICA, N.A.	Secured	26,026.00	25,876.87	25,876.87	7,231.71	588.60
CAPITAL RECOVERY V, LLC	Unsecured	30,417.00	30,417.01	30,417.01	0.00	0.00
CAVALRY INVESTMENTS, LLC	Unsecured	NA	484.50	484.50	0.00	0.00
CDC FEDERAL CREDIT UNION	Secured	10,629.00	10,313.73	10,313.73	3,440.43	328.76
CERASTES, LLC	Unsecured	2,685.00	2,685.22	2,685.22	0.00	0.00
COMENITY BANK	Unsecured	1,056.00	1,056.79	1,056.79	0.00	0.00
CSC EMPLOYEES FEDERAL CREDIT U	Unsecured	1,346.00	1,345.62	1,345.62	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	1,748.00	1,748.33	1,748.33	0.00	0.00
MIDLAND FUNDING, LLC	Unsecured	1,324.00	1,324.01	1,324.01	0.00	0.00
MIDLAND FUNDING, LLC	Unsecured	11,923.00	11,923.48	11,923.48	0.00	0.00
MIDLAND FUNDING, LLC	Unsecured	NA	11,399.49	11,399.49	0.00	0.00
PEACH STATE FEDERAL CREDIT UN	Unsecured	3,415.00	3,415.90	3,415.90	0.00	0.00
PEACH STATE FEDERAL CREDIT UN	Unsecured	373.00	499.98	499.98	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,047.00	1,047.01	1,047.01	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	7,434.00	7,434.26	7,434.26	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	3,065.00	3,065.43	3,065.43	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,482.00	1,482.35	1,482.35	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	2,925.00	2,925.78	2,925.78	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	4,785.00	4,785.11	4,785.11	0.00	0.00
SYNCB/ASHLEY FURNITURE	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/BRANDSMART	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/JCP	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/PAYPAL EXTRAS MC	Unsecured	0.00	NA	NA	0.00	0.00
TALBOTS	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT ED	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
DANIEL PARK COMMUNITY ASSOC	Secured	0.00	NA	NA	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
STERLING BANK	Unsecured	45,500.00	NA	NA	0.00	0.00
CANDICE GARRETT	Unsecured	1,800.00	NA	NA	0.00	0.00
KYLE PITHOLD	Unsecured	1,800.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELN	Unsecured	24,811.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELN	Unsecured	22,788.00	NA	NA	0.00	0.00
EDFINANCIAL	Unsecured	14,145.00	NA	NA	0.00	0.00
ELOAN/SST	Unsecured	0.00	NA	NA	0.00	0.00
ELOAN/SST	Unsecured	0.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	480.00	NA	NA	0.00	0.00
CCB/ J JILL	Unsecured	1,327.00	NA	NA	0.00	0.00
CDC FEDERAL CREDIT UN	Unsecured	0.00	NA	NA	0.00	0.00
CHASE	Unsecured	8,091.00	NA	NA	0.00	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CITI AUTO	Unsecured	0.00	NA	NA	0.00	0.00
CITI AUTO	Unsecured	0.00	NA	NA	0.00	0.00
COMMENTITY BANK/AMSGNFRM	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
MOHELA/DEPT OF ED	Unsecured	0.00	NA	NA	0.00	0.00
MOHELA/DEPT OF ED	Unsecured	0.00	NA	NA	0.00	0.00
HOME LOAN SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
HOME LOAN SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
LENDING CLUB CORP	Unsecured	0.00	NA	NA	0.00	0.00
UMPQUA BANK F/N/A BORREGO SPF	Unsecured	NA	0.00	0.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$36,190.60	\$10,672.14	\$917.36
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$36,190.60</b>	<b>\$10,672.14</b>	<b>\$917.36</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$111,187.67</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,910.50</u>
Disbursements to Creditors	<u>\$11,589.50</u>

**TOTAL DISBURSEMENTS :** **\$16,500.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/27/2015

By: /s/ Nancy Whaley

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**CERTIFICATE OF SERVICE**

Case No. A14-62016-CRM

This is to certify that I have this day served the following with a copy of the foregoing Trustee's Final Report by depositing in the United States mail a copy of same in a properly addressed envelope with adequate postage thereon.

**Debtor(s):**

REVA SHANTELL DALTON-HALL  
CLARENCE RUSSELL HALL  
2880 DANIEL PARK RUN  
DACULA, GA 30019

**By Consent of the parties,** the following have received an electronic copy of the foregoing Trustee's Final Report through the Court's Electronic Case Filing system.

**Attorney for the Debtor(s):**

SHANNON D. McDUFFIE  
shannon@attorneymcduffie.com

This the 27th day of August, 2015.

/s/ \_\_\_\_\_  
Nancy J. Whaley  
Standing Chapter 13 Trustee  
State Bar No. 377941  
303 Peachtree Center Avenue, NE  
Suite 120  
Atlanta, GA 30303  
678-992-1201